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ABSTRACT

A study undertaken in 1983-85 examined the effects of job loss and financial stress on the cognitive stimulation provided for children in the home and parents' confidence regarding their children's future. Effects of parents' educational level were also considered. It was hypothesized that when parents were unemployed, or had a grim view of the family's financial situation, the likelihood of a stimulating learning environment in the home and parent confidence in a promising future for a child would decrease. It was expected that attainment of high levels of education would be associated with enhanced learning environments and confidence in the future. Participants were 45 families with preschool or kindergarten children, a 30% response rate. In 14 families, the father was unemployed; in 31 the father was working. Parents were interviewed and completed questionnaires. Measures included the Cognitive Home Environment Scale and a parent questionnaire focusing on parents' confidence, parents' views of the family's financial situation, and family demographic characteristics. Findings revealed that subjective appraisals of families' financial condition had a strong relationship to parents' confidence in a promising future for their children and to the kind of learning environment provided in the home. Father's employment status did not influence outcome measures. Expectations concerning educational level were supported. References are provided. (RH)

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The Effects of Parents' Employment Status and Financial Security On the Cognitive Home Environment and On Expectations for Their Children's Futures

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Footnote

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Running head: EFFECTS OF JOB LOSS AND FINANCIAL STRESS

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The Effects of Parents' Employment Status and Financial Security
On the Cognitive Home Environment and
On Expectations for Their Children's Futures

In December, 1982, the national unemployment rate reached a post-depression high with 12 million people (10.8%) out of work ("U. S. Jobless," 1982). One year later, the figures were down slightly, but unemployment was still epidemic in proportion with almost 10 percent of the country's work force without jobs. As the official statistics have continued to drop, a benign view of joblessness can now be found in the attitude that unemployment is an inevitable by-product of a fully productive and open economy in which there are always some people in "transition", i.e., out-of-work (Liem & Rayman, 1982).

Still, it is generally acknowledged that unemployment is a critical problem, but much of what we know about its effects comes from the literature written and data collected during and after the Great Depression. This is particularly true of material pertaining to the impact of unemployment on family life and more specifically, on children. While the attempts of the 1930s and 40s to link macro level economic change to family level variables is instructive (Jahoda, 1982; Moen, 1983), these issues need to be explored in today's world (Hyman, 1979).

If the Depression can be viewed as a "natural field experiment which created an exogenous change in the social and economic situations of families" (Elder, Liker, & Cross, 1984, p. 113), so too can the recession of

the early 80's. This circumstance provided an opportunity to explore some of the consequences that might result from the tight interweave of family roles and work roles (e.g., Kanter, 1977; Liem & Rayman, 1982; Pleck, 1977). While Depression-era research (Elder, Caspi, & van Nguyen, 1985) indicates that it was the father's behavior during the economic crisis that was the link between family deprivation and how the children fared, in view of recent work regarding the mother's working status (e.g., Eccles & Hoffman, 1984), both parents' employment status and feelings of economic stability will be the focus here. This paper examines the impact of job loss and financial stress on the cognitive stimulation provided for the child in the home and on the confidence the parents have regarding the child's future.

Researchers (Radin, 1972; Wittes & Radin, 1971) have found that when parents try to provide a good home learning environment by spending time with their children in a productive manner such as reading to the child or making books and other educational items available, it can help a child benefit more from school experiences. It can also enhance the parents' perceptions of themselves as educators and of their children as independent thinkers. In addition, Elardo, Bradley, and Caldwell (1975) suggest that environmental characteristics such as those assessed by their Inventory of Home Stimulation (Bradley, Caldwell, & Elardo, 1977) play a primary causal role in the child's development and contribute to the child's abilities.

Increased parent-child contact brought on by job loss (Harold-Goldsmith, Radin, & Eccles, in press) might allow parents the opportunity to provide more cognitive stimulation for their children. However, in their study of the jobless of Marienthal, Jahoda, Lazarsfeld, & Zeisel (1971) found that without the structure which work provided, there appeared to be little desire to make use of their time. As both Depression-era research (Bakke, 1940; Ginsburg, 1942; Komarovsky, 1940) and recent social cognitive theoretical

arguments put forward by Goodnow (1985) and others (Alwin, 1984; Jahoda, 1982; Kelly & Voydanoff, 1985; Kohn, 1969; Kohn & Schooler, 1973; Rayman & Bluestone, 1982) suggest, the feeling of hopelessness and helplessness often brought on by job loss can lead to a complete reassessment of life goals and values and can create an atmosphere in which even the value of providing necessary resources to enhance a child's future is questioned. Further, Amato and Ochiltree (1986) find that a home environment that encourages the development of children's competence and mastery is one of relative warmth and support. This is not likely to be the environment found in a home plagued by job loss or financial stress (Harold-Goldsmith et al., in press).

Moen, Kain, and Elder (1983) wrote that "economic adversity and adaptations to that misfortune become a legacy for members of the next generation, restructuring in turn their options and resources for dealing with adversity as well as the very shape of their lives" (p. 2). Plans for the future as well as learning opportunities are not encouraged in this atmosphere as parents feel they cannot provide the resources necessary to assist their children, now or in the future.

The literature also suggests that the ill effects of joblessness will be created not only by the objective fact of being laid off, but also by the degree to which they are translated into a <u>subjective sense of economic distress</u> (Kelly, Sheldon, & Fox, 1985). In other words, while there is a need to differentiate between the objective experience of income loss and the subjective feeling of being poor (Caplovitz, 1979), the effects on the family may be quite similar. It is hypothesized, then, that the parents' confidence in a bright future for their child is diminished, and that their provision of a cognitively stimulating home environment is less likely when a parent is unemployed and/or has a negative subjective view of the family's financial situation.

In addition, parents' educational level will be examined. It is expected that more education will be associated with enhanced future confidence as parents may be more knowledgeable about options, and the resources needed to secure them, and with a richer learning environment. Previous studies (Radin, 1972; Radin & Epstein, 1975; Wittes & Radin, 1971) point out that there is a significant social class effect on the amount of cognitive stimulation provided in the home with middle class families scoring higher than working or lower class families. Since this study was designed to control for socio-economic status (SES) by drawing its entire sample from a lower middle class population, some differences within the social class may be found to the extent that level of educational attainment differs with those who are more educated perhaps being more aware of the values of providing a rich learning environment. This would be in keeping with the findings of researchers (e.g., Elardo et al., 1975; Radin & Epstein, 1975; Wolf, 1964) that the cognitive stimulation in the home is related to father's education as well as to the mother's I.Q.

The age of the children is also considered to be an important factor. Preschool- and kindergarten-aged children were targeted for this project because they would be the ones most likely to have contact with the jobless father. In addition, Amato and Ochiltree (1986) found that relationships between family resources and the development of children's competence were stronger for young children than for adolescents. Elder (1974) asserted that younger children were at the greatest risk because they are wholly dependent upon reliable parental nurturance that may change as a result of changes in finances, family relationships, and intensified strains; and Hayes and Nutman (1981) found that younger children may also be more vulnerable to the economic changes that can produce dissonance for the family resulting in a contradiction that might shape the children's values and orientation towards

the future. For example, a professed valuing of education in order to secure a good job may be difficult for the parents to continue to support or for the children to adopt in the event of job loss in spite of adequate schooling. Finally, young parents are more likely to lose their jobs because of low seniority, and are also less likely to have savings and/or to obtain credit and defer payments than are older parents (Moen, 1979). In general, this means that young families have fewer resources to devote to the care and socialization of the children, including educational and recreational opportunities (Moen, 1983). This, in turn, may limit the kind of learning environment provided in the home and young parents' confidence in a promising future for their children.

In sum, this paper examines the effects of parent employment status and financial security on the cognitive home environment and on expectations for their young children's futures through the testing of the following hypotheses: 1) A stimulating learning environment in the home and confidence in a promising future for the child will be less likely when the parents are unemployed or 2) have a grim view of the family's financial situation. 3) It is expected that attainment of higher levels of education will be associated with enhanced learning environments and future confidence.

Method

Sample

The questions that this study was designed to answer required a sample of families in which both parents were in the home, there was either a preschool- or kindergarten-aged child, and some of the fathers were employed, while others were jobless. To control for socio-economic status (SES) effects, only working or lower middle class families were recruited. To obtain the sample, three head start programs, one low-fee tuition preschool,

and several kindergarten classes in the Metropolitan Detroit area were contacted. These schools served working or middle class communities that had experienced an unemployment rate of between 7 and 13% (Michigan Metropolitan Information Center, 1983).

In the preschool and head start programs, the schools provided a list of children with two parents in the home. In the kindergarten classes, names of two-parent families with a jobless father were obtained from school records. Letters were sent and follow-up calls made to ascertain if each target family would participate. Unfortunately, but not surprisingly, the overall response rate was only 30%. Some indication that this response rate is typical for the population comes from other research: a study on unemployment effects conducted in schools near Detroit had a response rate of 9% (Friedmann, 1984). It may be that families who are experiencing or have experienced recent misfortunes, or feel vulnerable that they may, are not particularly interested in participating in research investigations of these issues.

The sample presented here consists of 45 intact, primarily white, working or lower middle class families. In 14 (31%) of the families, the father was unemployed at the time of the interview. In 31 (69%) of the families, the father was working, though more than half of these men had experienced unemployment at some point in their adulthood. These families were contacted during the 1983-84 and 1984-85 school years.

The mean age of fathers and mothers was 32.07 and 29.02 years respectively. Children averaged 60.49 months and the mean number of children in each family was 2.44. The average amount of education for both parents was completion of high school, while 67% of the fathers had an occupational rating (Hollingshead, 1970) of "4" or less, and the mean family socio-economic status (SES) (Hollingshead, 1970) was 3.23, indicating the lower middle class composition of the sample (Elder, Liker, & Jaworski,

1984). At the time of the interview, 17 or 38% of the 45 mothers in the sample were employed. With the exception of the father's current employment status and the the mean number of times the father had been unemployed in the past five years, the families in the study were demographically comparable on all available information (Goldsmith, 1986).

Procedure

Mothers and fathers in the sample were given identical interviews/questionnaires. The interviews were conducted separately with each parent in the home, and lasted approximately one hour. The interview instrument was designed and pilot tested for this study.

The Cognitive Home Environment Scale (CHES) (Radin & Glasser, 1972; Radin & Epstein, 1975; Radin & Sonquist, 1968) was used in the interview to assess the amount of cognitive stimulation provided in the home, and the parents' educational and occupational expectations for their children. The CHES has been shown in past studies with mothers and with fathers (Radin & Glasser, 1972; Radin & Sonquist, 1968; Wittes & Radin, 1971) to be reliable and valid. The questions largely pertain to 1) activities engaged in by the parent with the child, 2) learning materials provided for the child, and 3) future expectations for the child. A principal components factor analysis, with a varimax rotation using Kaiser's criterion, of scores obtained by mothers and fathers on all the CHES items, yielded a factor with one item from the first type of questions: the amount parents read to the child; two items from the second grouping: number of items to enhance learning and number of newspapers and magazines available in the home; and one item from the third set: amount of schooling the child is expected to get. Each of these items loaded on the factor at .60 or above, and this four-item set forms the CHES scale used in the analyses presented here. The internal consistency reliability for this subscale, based on Cronbach's alpha, is .73

for both mothers and fathers.

The parent questionnaire also measured several constructs using likert-type items. The parents' confidence about their child's future (Eccles, 1985) was assessed by asking parents how confident they are that their child will get a good education and have a steady job, and how confident they feel that they will be able to pay for the education or training the child may need to get a good job. The subjective view of the family's financial situation (Kelly et al., 1985) was calculated by asking how hard it is for the parents to live on their present income and how it compares with their financial situation a year ago. Subscales for each of these sets of variables were formed after doing correlograms (McQuitty, 1957) that demonstrated which variables in a given set were linked. Cronbach's coefficient alpha was calculated for each subscale and is used as the estimate of internal consistency reliability. The alphas for future confidence were .71 for mothers and .74 for fathers; for subjective financial status, they were .65 and .58 for mothers and fathers respectively.

In addition, information was obtained during the interview about the demographic characteristics of the family, including employment status and work history of both mothers and fathers, as well as the mothers' and fathers' educational rating, the fathers' occupational status, and the family SES, all scored according to the Hollingshead Four Factor Index of Social Status (1970).

Results

One-way analysis of variance tests assessed the hypothesized differences between the nature of the cognitive home environment and the confidence in their children's future among unemployed and employed fathers. No significant differences emerged, although the mother's working status had an

effect on her future confidence for the child ($F(1,43)=15.80$, $p<.001$) and on her provision of a learning environment in the home ($F(1,43)=4.07$, $p<.05$). Employed mothers rated themselves as higher on both these measures.

Using ANOVAs with specific planned comparisons with the confidence and CHES variables stratified by the subjective view of the family's financial situation, a consistent and significant pattern emerged. Table 1 lends support to the notion that when the financial situation is perceived as being good, both parents have more confidence in a promising future for the child and both provide a more cognitively stimulating home environment. Interestingly, the moderate group fares the worst. Perhaps those on the low end feel that their situation is temporary and that things can only get better, causing them to be more optimistic about the future.

While the father's objective employment status did not have an effect by itself, it seemed unlikely that it would not play some part. To test this hypothesis, two regression equations were computed, one with subjective financial view and employment status entered separately, and one with them entered as an interaction term as measured by a pattern variable. Presented in Table 2, the F ratios suggest that when fathers' objective and subjective financial appraisals interact, they account for significantly more variance in these outcome measures than when they are considered as separate effects.

The level of parental education was hypothesized to influence both future confidence and scores on the CHES. The significant results of the ANOVA performed with these variables are found in Table 3. When fathers had completed some college or more, the mother's future confidence and CHES scores were higher, as were the father's CHES ratings, than when the men had a high school education or less. The more educated mothers had husbands with greater future confidence and provided a stronger learning environment than did their less educated counterparts.

In addition, *F* ratios were calculated (as described regarding Table 2) to explore whether the interaction of the father's education and his subjective view of his financial situation would account for more variance in the outcome measures than when they are considered as separate effects. The interaction term for paternal future confidence and paternal CHES scores accounted for more variance than when the independent variables were entered separately: $F=2.62$, $p<.05$ versus $F=1.29$, and $F=3.48$, $p<.05$ versus $F=1.33$, respectively. The *F* ratio for the father's confidence in the future was $F(3,38)=3.68$, $p<.05$, while the ratio for the father's CHES rating was $F(3,38)=4.44$, $p<.01$.

In sum, hypothesis 1 was upheld in that non-working mothers were less likely to be confident or provide a stimulating home environment than were working mothers, though there were no significant differences between working and non-working fathers. The relationship between cognitive stimulation and future confidence and the subjective feeling about the family's financial situation, predicted in hypothesis 2, was supported for both mothers and fathers. The findings regarding hypothesis 3 demonstrated that father's education was related to all but his own confidence about the future, while mother's education was related to the father's confidence and the cognitive stimulation she provided.

Discussion

Subjective appraisals of how their families are doing financially has a strong relationship to the parents' confidence in a promising future for their children and the kind of learning environment provided in their homes. This may be because they feel they have enough to provide more opportunities for their children, and/or because better circumstances for them will portend better circumstances for their children.

By itself, an objective measure of the father's employment status (i.e., currently having a job or being jobless) did not appear to influence the outcome measures. When their attitudes about economic circumstances interact with their employment status (as referred to in Table 2), however, the greatest influence on fathers' expectations and provision for their children occurs. Perhaps this is due to the combination of a lack of resources to provide hope for the future and to a feeling of gloom that creates inertia and keeps families from making use of even free resources in an effort to plan for a future which they see as being hopeless (Bakke, 1940; Jahoda, 1982).

As expected, higher confidence and a better learning environment was found among those parents who were more educated. This may suggest that these parents have a better grasp of the kind of environment that is needed for a child to succeed, or that they may be aware of more options open to the child so that their confidence about their son or daughter having a bright future is enhanced. Moreover, when the father's educational level interacted with the subjective view of the family's financial situation, even more variance was accounted for in his future confidence and CHES scores. Thus, while both a good feeling about the family economy and higher education may lead to enhanced confidence and cognitive stimulation, it is the interaction

of the two that produces the strongest learning environment and most optimistic feelings about the future.

Small sample size and a low response rate make it difficult to generalize from these research findings as those who chose to participate may have had experiences either significantly better or worse than most families. In addition, as this is not a longitudinal study, causal direction cannot be definitely determined; though it seems much more plausible that attitudes about their financial situation would influence one's confidence in their child's future and the nature of the learning environment in the home, than for the opposite to be the case. Despite these limitations, this exploratory study offers some important insights into the relationship between family economy and some aspects of child development: for this group of intact, primarily white, lower middle class families with a preschool or kindergarten-aged child, confidence about their child's future prospects, as well as the learning environment they provide for their sons and daughters, are affected by a combination of the parents' objective and subjective assessment of their financial picture, and by the level of education they have attained.

Though different patterns emerge for boys and girls, neither sex appears to be at a consistent advantage or disadvantage. It may be that parents' confidence for their sons and daughters varies as a result of differential role expectations. Educating parents about broader options for boys and girls in both work and family roles may increase the confidence that mothers and fathers have for the future of their sons and daughters. In earlier work (Goldsmith, 1986), it was found that a broader role definition for the fathers was associated with their provision of a better learning environment for their children. Thus, while parents are learning of new future options for their offspring, it is possible that they will begin to see new options

for themselves, thus enhancing the gains that the time they spend with their children may bring. In particular, if the value of family roles for fathers can be increased, it may be that during periods of financial distress caused by income or job loss, fathers will be able to balance their work role loss with increased positive involvement in diverse family roles. In so doing, they may be able to continue providing a more stimulating cognitive environment and maintaining confidence that their child's future can be bright.

Mental health professionals and teachers can help with this task by providing information and activities for parents and children that will broaden their visions. An extension of this might focus on teaching children about unemployment as a part of career education. Many children will experience job loss in their lifetime through no fault of their own, and this knowledge may help our youth begin to plan for life activities that are not only work related, and to cultivate other life roles from which to achieve satisfaction. This shift in the values attached to various roles might also help with the feeling of financial distress that can endure even when one is employed. As more role options are acknowledged, it may be that the feeling of being less than adequate in a work role that accompanies financial distress, may be offset by the contributions that can be made at home through one's family role.

Table 1

Mean Ratings of Parents' Future Confidence and CHES scores by Father's Subjective Financial View

	Bad[1]		Moderate[2]		Good[3]		
	Mean	S.D.	Mean	S.D.	Mean	S.D.	F
Father's Confidence RE: Child's Future	2.38[a]	.81	1.82[b]	.75	2.50[a]	.51	3.55*
Mother's Confidence RE: Child's Future	2.81[a]	.54	2.73[a]	.90	3.44[b]	.62	5.34**
Cognitive Environment per Father	4.31[a]	1.08	3.09[b]	1.14	4.83[a]	.92	9.80***
Cognitive Environment per Mother	4.81[a]	.98	4.27[a]	1.27	5.39[b]	1.14	3.47*

Note. Simple effects within each row are indicated by superscripts. Means with the same superscript do not differ from one another.

[1]N=16. [2]N=11. [3]N=18. df = 2,42.

*$p < .05$. **$p < .01$. ***$p < .001$.

Table 2

F Ratios via Proportions of Variance Accounted for by a Main Effects Model Versus a Model with Interaction

	Father's Subjective Financial View and Employment Status Entered Separately F	Father's Subjective Financial View and Employment Status as an Interaction Term F	F Ratio
Father's Confidence RE: Child's Future	2.91^{+}	3.44**	3.50*
Mother's Confidence RE: Child's Future	4.19*	5.55***	5.53**
Cognitive Environment Per Father	.85	2.97*	4.44***
Cognitive Environment Per Mother	2.96^{+}	2.45*	2.10

Note. N=45; df = 3, 39.

$^{+}p < .10$. $^{*}p < .05$. $^{**}p < .01$. $^{***}p < .001$.

Table 3

Mean Ratings of Parents' Future Confidence and CHES Scores with Significant F Values by Parents' Educational Level

	Father's Education				
	High School or Less[1]		Some College or More[2]		
	Mean	S.D.	Mean	S.D.	F
Mother's Confidence RE: Child's Future	2.85	.77	3.33	.59	5.03*
Cognitive Environment Per Father	3.92	1.11	4.67	1.28	4.26*
Cognitive Environment Per Mother	4.44	1.12	5.61	.92	13.46***

	Mother's Education				
	High School or Less[3]		Some College or More[4]		
	Mean	S.D.	Mean	S.D.	F
Father's Confidence RE: Child's Future	2.13	.72	2.64	.40	5.29*
Cognitive Home Environment Per Mother	4.52	1.06	5.78	.97	15.54***

Note. [1]N=27. [2]N=18. [3]N=31. [4]N=14. df=1,43.
*p < .05. ***p < .001.

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